

Fill in this information to identify your case and this filing:

Debtor 1	Tino	Francisco	Calderon
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Raymond	C.	McDermett
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)	19-11240		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1.

**112 Roble Roja Drive, Georgetown,
Texas 78633****S9276 - SHADY OAKS ESTATES SEC 4
PH 5, BLOCK E, Lot 11, ACRE****Williamson**
County**What is the property?**

Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property?

Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local
property identification number: S9276 - SHADY OAKS E**

Do not deduct secured claims or exemptions. Put the
amount of any secured claims on *Schedule D:
Creditors Who Have Claims Secured by Property*.

**Current value of the
entire property?****\$597,176.00****Current value of the
portion you own?****\$597,176.00**

**Describe the nature of your ownership
interest (such as fee simple, tenancy by the
entireties, or a life estate), if known.**

fee simple

☒ **Check if this is community property**
(see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any
entries for pages you have attached for Part 1. Write that number here.....****\$597,176.00**

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1.		Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:	<u>Dodge</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model:	<u>Ram 1500</u>	<input type="checkbox"/> Debtor 2 only		
Year:	<u>2019</u>	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage:	<u>29,000</u>	<input type="checkbox"/> At least one of the debtors and another	<u>\$39,500.00</u>	<u>\$39,500.00</u>
Other information:				
2019 Dodge Ram 1500 (approx. 29,000 miles)		<input checked="" type="checkbox"/> Check if this is community property (see instructions)		
3.2.		Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:	<u>Mini</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model:	<u>Cooper</u>	<input type="checkbox"/> Debtor 2 only		
Year:	<u>2003</u>	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage:	<u>64,000</u>	<input type="checkbox"/> At least one of the debtors and another	<u>\$2,687.00</u>	<u>\$2,687.00</u>
Other information:				
2003 Mini Cooper (approx. 64,000 miles)		<input checked="" type="checkbox"/> Check if this is community property (see instructions)		
3.3.		Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:	<u>Ford</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model:	<u>Flex</u>	<input type="checkbox"/> Debtor 2 only		
Year:	<u>2012</u>	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage:	<u>65,000</u>	<input type="checkbox"/> At least one of the debtors and another	<u>\$13,525.00</u>	<u>\$13,525.00</u>
Other information:				
2012 Ford Flex (approx. 65,000 miles)		<input checked="" type="checkbox"/> Check if this is community property (see instructions)		

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☐ No
☒ Yes

4.1.		Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:		<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model:	<u>Golf Cart</u>	<input type="checkbox"/> Debtor 2 only		
Year:		<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Other information:		<input type="checkbox"/> At least one of the debtors and another	<u>\$2,000.00</u>	<u>\$2,000.00</u>
Golf Cart		<input checked="" type="checkbox"/> Check if this is community property (see instructions)		

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

\$57,712.00

Debtor 1 **Tino Francisco Calderon**
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Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe..... **See continuation page(s).**

\$13,985.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe..... **4 TVs \$800, 2 computers \$150, computer \$225, printer \$50, video game system \$50, tablet \$100 smart phone \$200**

\$1,575.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe..... **Bicycle**

\$50.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe..... **38 special gun**

\$200.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... **mens clothing**

\$500.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe..... **See continuation page(s).**

\$4,600.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe..... **Dog**

\$0.00

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

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14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....

\$20,910.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes..... Cash: **\$500.00**

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes..... Institution name:

17.1. Checking account:	Checking account Chase	\$2,600.00
17.2. Checking account:	Checking account Austin Telco	\$430.00
17.3. Savings account:	Savings account Austin Telco	\$101.80
17.4. Certificates of deposit:	Certificates of deposit Austin Telco	\$11,190.00
17.5. Other financial account:	Money Market account Austin Telco	\$5,606.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Caye South Management Group Inc. Assets of business include restaurant/bar furnishings equipt;, IBC checking account, Liquor License permit, Trademark for 'Splash Day'	65%	\$1.00
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Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

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20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them..... Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No
☐ Yes. List each account separately. Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- ☐ No
☒ Yes. Give specific information about them

MCDERMETT-CALDERON REV LIV TRUS. Only asset of Trust is Debtor's homestead located at 112 Roble Roja Drive, Georgetown, Texas and disclosed and valued at \$597,176 on schedule A.

\$0.00

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- ☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____
State: _____
Local: _____

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29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information

Alimony:

Maintenance:

Support:

Divorce settlement:

Property settlement:

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No

☒ Yes. Give specific information

**Caye South Managent Group Inc. owes Ray McDermett \$120,000.
Currently uncollectible. Caye South Management Group is in a
Chapter 11 Bankruptcy.**

\$120,000.00

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance
company of each policy
and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

**Life insurance Whole Cash
surrender value \$0.**

Tino Calderon

\$0.00

**Life insurance Whole life insurance
cash surrender value \$0**

Tino Calderon

\$0.00

**Whole Life insurance Cash
surrender value \$0**

Tino Calderon

\$0.00

**Whole Life insurance Cash
surrender value \$0**

Ray McDermett

\$0.00

**Whole Life insurnace Cash
surrender value \$0**

McDermett-Calderon Trust

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No

☐ Yes. Give specific information

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

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Debtor 2 **Raymond C. McDermett**

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35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....



\$140,428.80

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Current value of the
portion you own?**

Do not deduct secured
claims or exemptions.

38. Accounts receivable or commissions you already earned

☒ No

☐ Yes. Describe..

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No

☐ Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No

☐ Yes. Describe..

41. Inventory

☒ No

☐ Yes. Describe..

42. Interests in partnerships or joint ventures

☒ No

☐ Yes. Describe..... Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

☒ No

☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

☐ No

☐ Yes. Describe....

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

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44. Any business-related property you did not already list

- ☒ No
☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... →

\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- ☒ No
☐ Yes....

48. Crops--either growing or harvested

- ☒ No
☐ Yes. Give specific
information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☒ No
☐ Yes....

50. Farm and fishing supplies, chemicals, and feed

- ☒ No
☐ Yes....

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No
☐ Yes. Give specific
information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... →

\$0.00

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

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Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → **\$0.00**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2..... → **\$597,176.00**

56. Part 2: Total vehicles, line 5 **\$57,712.00**

57. Part 3: Total personal and household items, line 15 **\$20,910.00**

58. Part 4: Total financial assets, line 36 **\$140,428.80**

59. Part 5: Total business-related property, line 45 **\$0.00**

60. Part 6: Total farm- and fishing-related property, line 52 **\$0.00**

61. Part 7: Total other property not listed, line 54 **+\$0.00**

62. Total personal property. Add lines 56 through 61..... **\$219,050.80** Copy personal property total → **+\$219,050.80**

63. Total of all property on Schedule A/B. Add line 55 + line 62..... **\$816,226.80**

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

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6. Household goods and furnishings (details):

2 Sofas \$300, 4 chairs \$150, 3 end tables \$200, coffee table \$50	\$700.00
2 dining room tables and chairs \$600 each	\$1,200.00
kitchenware/dishes/linens	\$300.00
3 beds \$150, bed stand \$150, 3 dressers \$100, desk \$50, office chair \$10, bookshelf \$25	\$485.00
7 lamps	\$200.00
lawn mower	\$1,200.00
misc. tools	\$100.00
patio furniture (dining set, sofa, chairs, and side tables)	\$1,500.00
Grand piano	\$3,000.00
Stove \$100, Microwave\$50, vacuum \$50, refrigerator \$300, washer/dryer \$250, misc kitchen appliances \$100	\$850.00
cds/dvds/tapes/records \$2000	\$2,000.00
Misc home decor	\$900.00
Coins collection	\$200.00
Office furniture (desk, chair, filing cabinet)	\$100.00
15 Paintings of approximately equal value	\$1,050.00
Used household clothing and holiady decor in storage	\$200.00

12. Jewelry (details):

wedding rings \$200, watch \$400	\$600.00
ring \$1000	\$1,000.00
diamond \$3000	\$3,000.00

Fill in this information to identify your case:

Debtor 1	Tino	Francisco	Calderon
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Raymond	C.	McDermett
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)	19-11240		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption	
Brief description: S9276 - SHADY OAKS ESTATES SEC 4 PH 5, BLOCK E, Lot 11, ACRE Parcel: S9276 - SHADY OAKS E Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$597,176.00</u>	<input type="checkbox"/> _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002 (Claimed: \$354,985.03) 100% of fair market value, up to any applicable statutory limit)
Brief description: 2003 Mini Cooper (approx. 64,000 miles) Line from <i>Schedule A/B</i> : <u>3.2</u>	<u>\$2,687.00</u>	<input type="checkbox"/> _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9) (Claimed: \$2,687.00) 100% of fair market value, up to any applicable statutory limit)

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☐ No
☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☒ No
☐ Yes

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

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Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption</small>	Specific laws that allow exemption
Brief description: 2012 Ford Flex (approx. 65,000 miles) Line from <i>Schedule A/B</i> : <u>3.3</u>	<u>\$13,525.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9) (Claimed: \$13,525.00 100% of fair market value, up to any applicable statutory limit)
Brief description: 2 Sofas \$300, 4 chairs \$150, 3 end tables \$200, coffee table \$50 Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$700.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$700.00 100% of fair market value, up to any applicable statutory limit)
Brief description: 2 dining room tables and chairs \$600 each Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$1,200.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$1,200.00 100% of fair market value, up to any applicable statutory limit)
Brief description: kitchenware/dishes/linens Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$300.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$300.00 100% of fair market value, up to any applicable statutory limit)
Brief description: 3 beds \$150, bed stand \$150, 3 dressers \$100, desk \$50, office chair \$10, bookshelf \$25 Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$485.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$485.00 100% of fair market value, up to any applicable statutory limit)
Brief description: 7 lamps Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$200.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$200.00 100% of fair market value, up to any applicable statutory limit)
Brief description: lawn mower Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$1,200.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$1,200.00 100% of fair market value, up to any applicable statutory limit)
Brief description: misc. tools Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$100.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$100.00 100% of fair market value, up to any applicable statutory limit)
Brief description: patio furniture (dining set, sofa, chairs, and side tables) Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$1,500.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$1,500.00 100% of fair market value, up to any applicable statutory limit)

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: Grand piano Line from Schedule A/B: <u>6</u>	<u>\$3,000.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$3,000.00 100% of fair market value, up to any applicable statutory limit)
Brief description: Stove \$100, Microwave\$50, vacuum \$50, refrigerator \$300, washer/dryer \$250, misc kitchen appliances \$100 Line from Schedule A/B: <u>6</u>	<u>\$850.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$850.00 100% of fair market value, up to any applicable statutory limit)
Brief description: cds/dvds/tapes/records \$2000 Line from Schedule A/B: <u>6</u>	<u>\$2,000.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$2,000.00 100% of fair market value, up to any applicable statutory limit)
Brief description: Misc home decor Line from Schedule A/B: <u>6</u>	<u>\$900.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$900.00 100% of fair market value, up to any applicable statutory limit)
Brief description: Coins collection Line from Schedule A/B: <u>6</u>	<u>\$200.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$200.00 100% of fair market value, up to any applicable statutory limit)
Brief description: Office furniture (desk, chair, filing cabinet) Line from Schedule A/B: <u>6</u>	<u>\$100.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$100.00 100% of fair market value, up to any applicable statutory limit)
Brief description: 15 Paintings of approximately equal value Line from Schedule A/B: <u>6</u>	<u>\$1,050.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$1,050.00 100% of fair market value, up to any applicable statutory limit)
Brief description: Used household clothing and holiady decor in storage Line from Schedule A/B: <u>6</u>	<u>\$200.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) (Claimed: \$200.00 100% of fair market value, up to any applicable statutory limit)
Brief description: 4 TVs \$800, 2 computers \$150, computer \$225, printer \$50, video game system \$50, tablet \$100 smart phone \$200 Line from Schedule A/B: <u>7</u>	<u>\$1,575.00</u>	<input checked="" type="checkbox"/> <u>\$1,575.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: Bicycle Line from Schedule A/B: <u>9</u>	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(8)
Brief description: 38 special gun Line from Schedule A/B: <u>10</u>	<u>\$200.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(7) (Claimed: \$200.00 100% of fair market value, up to any applicable statutory limit)
Brief description: mens clothing Line from Schedule A/B: <u>11</u>	<u>\$500.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5) (Claimed: \$500.00 100% of fair market value, up to any applicable statutory limit)
Brief description: wedding rings \$200, watch \$400 Line from Schedule A/B: <u>12</u>	<u>\$600.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6) (Claimed: \$600.00 100% of fair market value, up to any applicable statutory limit)
Brief description: ring \$1000 Line from Schedule A/B: <u>12</u>	<u>\$1,000.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6) (Claimed: \$1,000.00 100% of fair market value, up to any applicable statutory limit)
Brief description: diamond \$3000 Line from Schedule A/B: <u>12</u>	<u>\$3,000.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6) (Claimed: \$3,000.00 100% of fair market value, up to any applicable statutory limit)
Brief description: Life insurance Whole Cash surrender value \$0. Line from Schedule A/B: <u>31</u>	<u>\$0.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051 (Claimed: \$0.00 100% of fair market value, up to any applicable statutory limit)
Brief description: Life insurance Whole life insurance cash surrender value \$0 Line from Schedule A/B: <u>31</u>	<u>\$0.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051 (Claimed: \$0.00 100% of fair market value, up to any applicable statutory limit)
Brief description: Whole Life insurance Cash surrender value \$0 Line from Schedule A/B: <u>31</u>	<u>\$0.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051 (Claimed: \$0.00 100% of fair market value, up to any applicable statutory limit)

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption</i>	Specific laws that allow exemption
Brief description: Whole Life insurance Cash surrender value \$0 Line from <i>Schedule A/B</i> : <u>31</u>	<u>\$0.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051 (Claimed: \$0.00 100% of fair market value, up to any applicable statutory limit)
Brief description: Whole Life insurnace Cash surrender value \$0 Line from <i>Schedule A/B</i> : <u>31</u>	<u>\$0.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051 (Claimed: \$0.00 100% of fair market value, up to any applicable statutory limit)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Tino Francisco Calderon**
Raymond C. McDermett

CASE NO **19-11240**

CHAPTER **7**

AMENDED
SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real property	\$597,176.00	\$242,190.97	\$354,985.03	\$354,985.03	\$0.00
3.	Motor vehicles (cars, etc.)	\$16,212.00	\$0.00	\$16,212.00	\$16,212.00	\$0.00
4.	Water/Aircraft, Motor Homes, Rec. veh. and access.	\$2,000.00	\$0.00	\$2,000.00	\$0.00	\$2,000.00
6.	Household goods and furnishings	\$13,985.00	\$0.00	\$13,985.00	\$13,985.00	\$0.00
7.	Electronics	\$1,575.00	\$0.00	\$1,575.00	\$1,575.00	\$0.00
8.	Collectibles of value	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Equipment for sports and hobbies	\$50.00	\$0.00	\$50.00	\$50.00	\$0.00
10.	Firearms	\$200.00	\$0.00	\$200.00	\$200.00	\$0.00
11.	Clothes	\$500.00	\$0.00	\$500.00	\$500.00	\$0.00
12.	Jewelry	\$4,600.00	\$0.00	\$4,600.00	\$4,600.00	\$0.00
13.	Non-farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Unlisted pers. and household items- incl. health aids	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Cash	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00
17.	Deposits of money	\$19,927.80	\$7,408.65	\$12,519.15	\$0.00	\$12,519.15
18.	Bonds, mutual funds or publicly traded stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Non-pub. traded stock and int. in businesses	\$1.00	\$0.00	\$1.00	\$0.00	\$1.00
20.	Govt. and corp. bonds and other instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Retirement or pension accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
22.	Security deposits and prepayments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Annuities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Interests in an education IRA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Trusts, equit. or future int. (not in line 1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Patents, copyrights, and other intellectual prop.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Licenses, franchises, other general intangibles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Tax refunds owed to you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Tino Francisco Calderon
Raymond C. McDermett**

CASE NO **19-11240**

CHAPTER **7**

***AMENDED*
SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
29.	Family support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Other amounts someone owes you	\$120,000.00	\$0.00	\$120,000.00	\$0.00	\$120,000.00
31.	Interests in insurance policies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Any int. in prop. due you from someone who has died	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Claims vs. third parties, even if no demand	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Other contin. and unliq. claims of every nature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Any financial assets you did not already list	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
38.	Accounts rec. or commissions you already earned	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
39.	Office equipment, furnishings, and supplies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
40.	Mach., fixt., equip., bus. suppl., tools of trade	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
41.	Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
42.	Interests in partnerships or joint ventures	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
43.	Customer and mailing lists, or other compilations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
44.	Any business-related property not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
47.	Farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
48.	Crops--either growing or harvested	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
49.	Farm/fishing equip., impl., mach., fixt., tools	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50.	Farm and fishing supplies, chemicals, and feed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51.	Farm/commercial fishing-related prop. not listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53.	Any other property of any kind not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTALS:		\$776,726.80	\$249,599.62	\$527,127.18	\$392,107.03	\$135,020.15

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Tino Francisco Calderon**
Raymond C. McDermett

CASE NO **19-11240**

CHAPTER **7**

AMENDED
SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<u>Real Property</u>			
(None)			
<u>Personal Property</u>			
2019 Dodge Ram 1500 (approx. 29,000 miles)	\$39,500.00	\$64,868.94	\$0.00
TOTALS:	\$39,500.00	\$64,868.94	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<u>Real Property</u>				
(None)				
<u>Personal Property</u>				
Golf Cart	\$2,000.00		\$2,000.00	\$2,000.00
\$500	\$500.00		\$500.00	\$500.00
Checking account Chase	\$2,600.00		\$2,600.00	\$2,600.00
Checking account Austin Telco	\$430.00		\$430.00	\$430.00
Savings account Austin Telco	\$101.80		\$101.80	\$101.80
Money Market account Austin Telco	\$5,606.00		\$5,606.00	\$5,606.00
Certificates of deposit Austin Telco	\$11,190.00	\$7,408.65	\$3,781.35	\$3,781.35
Caye South Management Group Inc. Assets of business include	\$1.00		\$1.00	\$1.00
Caye South Managent Group Inc. owes Ray McDermett \$120,000.	\$120,000.00		\$120,000.00	\$120,000.00
TOTALS:	\$142,428.80	\$7,408.65	\$135,020.15	\$135,020.15

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Tino Francisco Calderon
Raymond C. McDermett**

CASE NO **19-11240**

CHAPTER **7**

AMENDED

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 3

Summary	
A. Gross Property Value (not including surrendered property)	\$776,726.80
B. Gross Property Value of Surrendered Property	\$39,500.00
C. Total Gross Property Value (A+B)	\$816,226.80
D. Gross Amount of Encumbrances (not including surrendered property)	\$249,599.62
E. Gross Amount of Encumbrances on Surrendered Property	\$64,868.94
F. Total Gross Encumbrances (D+E)	\$314,468.56
G. Total Equity (not including surrendered property) / (A-D)	\$527,127.18
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$527,127.18
J. Total Exemptions Claimed	\$392,107.03
K. Total Non-Exempt Property Remaining (G-J)	\$135,020.15

Fill in this information to identify your case:

Debtor 1	<u>Tino</u>	<u>Francisco</u>	<u>Calderon</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Raymond</u>	<u>C.</u>	<u>McDermett</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-11240</u>		

☒ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
If any

2.1

Describe the property that secures the claim:\$7,408.65\$11,190.00Austin Telco Fcu

Creditor's name

8929 Shoal Creek Blvd

Number Street

CD

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Austin TX 78757
City State ZIP Code**Who owes the debt?** Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

☒ Check if this claim relates to a community debt**Secured**Date debt was incurred 04/2019Last 4 digits of account number 0 0 0 1

Add the dollar value of your entries in Column A on this page. Write that number here:

\$7,408.65

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
If any

2.2

Describe the property that secures the claim:

\$95,524.00

\$597,176.00

Chase Mortgage

Creditor's name

Chase Records Center/Attn: Corresp

Number Street

Mail Code LA4 5555 700 Kansas Ln

Monroe

LA 71203

City

State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Credit Line Secured

Date debt was incurred **02/2018**

Last 4 digits of account number **1 9 4 2**

2.3

Describe the property that secures the claim:

\$137,948.00

\$597,176.00

HomeBridge Financial Services

Creditor's name

Attn: Bankruptcy

Number Street

194 Wood Avenue South, Ninth Floor

Iselin

NJ 08830

City

State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Conventional Real Estate Mortgage

Date debt was incurred **05/2016**

Last 4 digits of account number **8 1 7 6**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$233,472.00

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion
If any

2.4

Describe the property that secures the claim:

\$64,868.94

\$39,500.00

\$25,368.94

TD Auto Finance LLC

Creditor's name

P.O. Box 551080

Number Street

2019 Ram Truck

Jacksonville FL 32255

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Date debt was incurred **07/2018**

Last 4 digits of account number **8 2 8 0**

2.5

Describe the property that secures the claim:

\$8,718.97

\$597,176.00

Williamson County Appraisal District

Creditor's name

625 FM 1460

Number Street

**S9276 - SHADY OAKS
ESTATES SEC 4 PH 5, BLOCK
E, Lo**

Georgetown TX 78626

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Property taxes

Date debt was incurred **2019**

Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here:

\$73,587.91

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$314,468.56

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1

Williamson County

On which line in Part 1 did you enter the creditor? **2.5**

Name

c/o Lee Gordon

Last 4 digits of account number

Number Street

PO Box 1269

Round Rock

TX

78680

City

State

ZIP Code

Fill in this information to identify your case:

Debtor 1	<u>Tino</u>	<u>Francisco</u>	<u>Calderon</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Raymond</u>	<u>C.</u>	<u>McDermett</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-11240</u>		

☒ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

- ☐ No. Go to Part 2.
☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
<div>2.1</div> Internal Revenue Service Priority Creditor's Name Centralized Insolvency Office Number Street PO Box 7346 Philadelphia PA 19101-7346 City State ZIP Code	\$14,325.72	\$14,325.72	\$0.00

Last 4 digits of account number _____

When was the debt incurred? 2017-2018

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Philadelphia PA 19101-7346
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt
Is the claim subject to offset?

- ☒ No
☐ Yes

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
☒ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other. Specify _____

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 1: Your PRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim	Priority amount	Nonpriority amount
\$171,463.05	\$0.00	\$171,463.05

2.2

Internal Revenue Service

Priority Creditor's Name

Centralized Insolvency Office

Number Street

PO Box 7346

Philadelphia

City

PA

State

19101-7346

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred? **2013-2018**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
☒ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other. Specify

To Be paid via Chapter 11.

2.3

Internal Revenue Service

Priority Creditor's Name

Centralized Insolvency Office

Number Street

PO Box 7346

Philadelphia

City

PA

State

19101-7346

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred? **2013**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
☒ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other. Specify

\$42,802.24 **\$42,802.24** **\$0.00**

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 1: Your PRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

Priority
amount

Nonpriority
amount

2.4

\$74,586.00

\$74,586.00

\$0.00

Texas Comptroller of Public Accounts

Priority Creditor's Name

POB 13528

Number Street

Last 4 digits of account number

When was the debt incurred? **2019**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Austin

TX

78711

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
☒ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other. Specify

To Be Paid Via Chapter 11.

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

\$6,725.81

4.1

Amex

Nonpriority Creditor's Name

Correspondence/Bankruptcy

Number Street
PO Box 981540

El Paso

TX

79998

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2 7 2 3**

When was the debt incurred? **12/29/2016**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

4.2

Assistant Attorney General

Nonpriority Creditor's Name

Bankruptcy & Collections Division MC 008

Number Street
P. O. Box 12548

Austin

TX

78711

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Attorney for -

\$0.00

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$7,728.00

4.3

BBVA Compass

Nonpriority Creditor's Name

Attn: **Bankruptcy**

Number Street

PO Box 10184

Birmingham

AL

35202

City State ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **6 7 0 8**

When was the debt incurred? **06/18/2018**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Unsecured

4.4

Business Financial Services

Nonpriority Creditor's Name

3301 N. University Drive

Number Street

Suite 300

Coral Springs

FL

33065

City State ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **9 3 1 3**

When was the debt incurred? **2019**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

loan

4.5

Capital One

Nonpriority Creditor's Name

Attn: **Bankruptcy**

Number Street

PO Box 30285

Salt Lake City

UT

84130

City State ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2 4 5 7**

When was the debt incurred? **02/02/2002**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Credit Card

\$2,899.23

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$7,211.80

4.6

Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street
PO Box 30285

Salt Lake City **UT** **84130**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **6 3 1 8**

When was the debt incurred? **01/1997**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

4.7

Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street
PO Box 30285

Salt Lake City **UT** **84130**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **8 7 9 4**

When was the debt incurred? **10/1996**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$4,590.71

4.8

Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street
PO Box 30285

Salt Lake City **UT** **84130**

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **3 4 4 7**

When was the debt incurred? **02/2006**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Charge Account

\$2,120.78

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$13,502.00

4.9

Citibank

Nonpriority Creditor's Name

Attn: Recovery/Centralized Bankruptcy

Number Street
PO Box 790034

St Louis

MO 63179

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **3 7 7 9**

When was the debt incurred? **01/29/2017**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

4.10

Citibank

Nonpriority Creditor's Name

Attn: Recovery/Centralized Bankruptcy

Number Street
PO Box 790034

St Louis

MO 63179

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **3 8 0 3**

When was the debt incurred? **06/01/1999**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Unknown Loan Type

\$1,889.00

4.11

Citibank

Nonpriority Creditor's Name

Attn: Recovery/Centralized Bankruptcy

Number Street
PO Box 790034

St Louis

MO 63179

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **7 5 4 1**

When was the debt incurred? **11/2014**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify
Credit Card

\$4,576.00

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.12

\$402.00

Citibank

Nonpriority Creditor's Name

Attn: Recovery/Centralized Bankruptcy

Number Street

PO Box 790034

St Louis

MO 63179

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2 8 1 6**

When was the debt incurred? **07/2000**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

4.13

\$3,587.00

Citibank North America

Nonpriority Creditor's Name

Citibank Corp/Centralized Bankruptcy

Number Street

PO Box 790034

St Louis

MO 63179

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **7 8 0 9**

When was the debt incurred? **12/10/2016**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card - Best Buy

4.14

\$45.00

Citibank/Exxon Mobile

Nonpriority Creditor's Name

Citibank Corp/Centralized Bankruptcy

Number Street

PO Box 790034

Saint Louis

MO 63179

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **7 6 9 7**

When was the debt incurred? **02/2017**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$6,474.00

4.15

Citibank/The Home Depot

Nonpriority Creditor's Name

Attn: Recovery/Centralized Bankruptcy

Number Street
PO Box 790034

St Louis

MO 63179

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **8 8 4 9**

When was the debt incurred? **07/2016**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Charge Account

4.16

Comenity Bank/Wayfair

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street
PO Box 182125

Columbus

OH 43218

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2 4 7 3**

When was the debt incurred? **03/17/2019**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Charge Account

4.17

Compass Bank

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street
PO Box 10566

Birmingham

AL 35296

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **8 3 9 7**

When was the debt incurred? **01/2018**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$8,790.00

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$6,463.00

4.18

Department Store National Bank/Macy's

Nonpriority Creditor's Name

Attn: **Bankruptcy**

Number Street

9111 Duke Boulevard

Mason

OH

45040

City State ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **6 4 3 4**

When was the debt incurred? **10/18/2006**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Charge Account

4.19

Discover Bank

Nonpriority Creditor's Name

Discover Products Inc

Number Street

PO Box 3025

New Albany

OH

43054-3025

City State ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **8 9 2 9**

When was the debt incurred? **12/2013**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Credit Card

\$12,461.65

4.20

Discover Bank

Nonpriority Creditor's Name

Discover Products Inc

Number Street

PO Box 3025

New Albany

OH

43054-3025

City State ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **6 6 0 1**

When was the debt incurred? **01/2015**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Credit Card

\$10,029.26

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.21

\$40,000.00

EBF Partners LLC dba Everest Business Fu

Nonpriority Creditor's Name

dba Premium Merchant Funding

Number Street

5 W. 37th Street

Suite 1100

New York

NY

10018

City State ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

When was the debt incurred? **2019**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

loan

4.22

\$11,464.05

First National Bank of Omaha

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

1620 Dodge St Mailstop 4440

Omaha

NE

68197

City State ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **8 5 1 3**

When was the debt incurred? **02/2016**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Credit Card

New York Life

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$8,090.32

4.23

Jani King of Austin

Nonpriority Creditor's Name
2523 S. Lakeline Blvd.

Number Street

Last 4 digits of account number

When was the debt incurred? **2019**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Services

Cedar Park TX 78613

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

4.24

JPMorgan Chase Bank, N.A.

Nonpriority Creditor's Name
s/b/m/t Chase Bank USA, N.A.

Number Street

c/o Robertson, Anschutz & Schneid, P.L.

6409 Congress Avenue, Suite 100

Boca Raton FL 33487

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **3 7 2 7**

When was the debt incurred? **09/2006**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$8,344.00

4.25

JPMorgan Chase Bank, N.A.

Nonpriority Creditor's Name
s/b/m/t Chase Bank USA, N.A.

Number Street

c/o Robertson, Anschutz & Schneid, P.L.

6409 Congress Avenue, Suite 100

Boca Raton FL 33487

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **9 2 7 9**

When was the debt incurred? **03/10/2017**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$4,376.00

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$500.00

4.26

Lowe's/Synchrony Bank

Nonpriority Creditor's Name

POB 530914

Number Street

Atlanta GA 30353-0914
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **8 0 2 2**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

4.27

MCcarthy, Holthus, & Ackerman, LLP

Nonpriority Creditor's Name

1255 W. 15 th. St.

Number Street

Suite 1060

Plano TX 75075
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Collecting for -

\$0.00

4.28

Platinum Rapid Funding Group LTD

Nonpriority Creditor's Name

348 RXR Plaza

Number Street

Uniondale NY 11556
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number

When was the debt incurred? **2019**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

loan

\$51,841.91

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$3,179.28

4.29

Synchrony Bank/Sams Club

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street
PO Box 965060

Orlando FL 32896
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **7 3 0 5**

When was the debt incurred? **11/10/2017**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

4.30

Synchrony Bank/Walmart

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street
PO Box 965060

Orlando FL 32896
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **8 0 6 6**

When was the debt incurred? **03/13/2017**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$1,972.00

4.31

Target

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street
PO Box 9475

Minneapolis MN 55440
City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **2 1 1 6**

When was the debt incurred? **10/29/2017**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$90.00

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$129.80

4.32

Transworld Systems

Nonpriority Creditor's Name
500 Virginia Dr. Suite 512
Number Street

Last 4 digits of account number **4 0 5 6**

When was the debt incurred? **2019**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Fort Washington PA 19034

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Collecting for - Trugreen

4.33

Wells Fargo Bank

Nonpriority Creditor's Name
MAC F823F-02F
Number Street
PO Box 10438

Last 4 digits of account number **7 2 8 0**

When was the debt incurred? **12/17/2015**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Des Moines IA 50306

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

Credit Card

\$1,131.00

Dillards

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Hitachi Capital America C - LB

Name

PO Box 1880

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Minneapolis

MN

55480

City

State

ZIP Code

Hitachi Capital America Corp.

Name

7808 CreekrIDGE Circle, Suite 250

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

loan

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 0 0 0 1

Edina

MN

55439

City

State

ZIP Code

Jefferson Capital LLC

Name

16 McLeland Rd.

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.29 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Saint Cloud

MN

56303

City

State

ZIP Code

Jefferson Capital Systems LLC

Name

PO Box 7999

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.29 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Saint Cloud

MN

56302

City

State

ZIP Code

Law Firm of McCarthy & Holthus LLP

Name

1255 West 15th Street Suite 1060

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

Attorney for - JPMorgan Chase Bank

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Plano

TX

75075

City

State

ZIP Code

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

McCarthy Holthus & Ackerman

Name
POB 866668
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.27 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Plano TX 75086
City State ZIP Code

Last 4 digits of account number _ _ _ _

McCreary, Veselka, Bragg & Allen PC

Name
POB 1269
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Collecting for - ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Round Rock TX 78680
City State ZIP Code

Last 4 digits of account number _ _ _ _

Office of the Attorney General

Name
Bankruptcy Collections Division
Number Street
POB 12548

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Notice Only for Texas ☐ Part 2: Creditors with Nonpriority Unsecured Claims
Comptroller of Public

Austin TX 78711
City State ZIP Code

Last 4 digits of account number _ _ _ _

Office of the Attorney General

Name
Bankruptcy Collections Division
Number Street
POB 12548

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Notice Only for Texas ☐ Part 2: Creditors with Nonpriority Unsecured Claims
Comptroller of Public

Austin TX 78711
City State ZIP Code

Last 4 digits of account number _ _ _ _

Quantum3 Group LLC as agent for

Name
Comenity Bank
Number Street
PO Box 788

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Kirkland WA 98083-0788
City State ZIP Code

Last 4 digits of account number _ _ _ _

TABC

Name
POB 13127
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Austin TX 78711
City State ZIP Code

Last 4 digits of account number _ _ _ _

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

Texas Comptroller of Public Accounts

Name
POB 13528
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Comptroller taxes ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Austin TX 78711
City State ZIP Code

Last 4 digits of account number 1 1 1 7

To Be Paid Via Chapter 11.

Trugreen

Name
PO Box 78611
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.32 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Phoenix AZ 85062
City State ZIP Code

Last 4 digits of account number _ _ _ _

Wilcox Law, PLLC

Name
P.O. Box 201849
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Attorney for - TD Auto Finance ☐ Part 2: Creditors with Nonpriority Unsecured Claims

Arlington TX 76006
City State ZIP Code

Last 4 digits of account number _ _ _ _

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$303,177.01</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$0.00</u>
	6e. Total. Add lines 6a through 6d.	6d. <u>\$303,177.01</u>

		Total claim
Total claims from Part 2	6f. Student loans	6f. <u>\$0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$355,528.03</u>
	6j. Total. Add lines 6f through 6i.	6j. <u>\$355,528.03</u>

Fill in this information to identify your case:

Debtor 1	Tino	Francisco	Calderon
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Raymond	C.	McDermett
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF TEXAS		
Case number (if known)	19-11240		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1**

- ☒ Employed
☐ Not employed

Occupation**Owner****Employer's name****Caye South Management Group****Employer's address****6607 IH 35 North**

Number Street

Debtor 2 or non-filing spouse

- ☐ Employed
☒ Not employed

Retired**Austin**

City

TX

State

78752

Zip Code

City

State Zip Code

How long employed there? **27 Years****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$5,416.67	\$0.00
3. Estimate and list monthly overtime pay.	3. + \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$5,416.67	\$0.00

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$5,416.67	\$0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$1,114.20	\$0.00
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. + \$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$1,114.20	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$4,302.47	\$0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$1,421.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: _____	8h. + \$0.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$0.00	\$1,421.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$4,302.47 + \$1,421.00 = \$5,723.47	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. \$5,723.47	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: Debtor's income from Caye South Management Group will be lower then anticipated.		

Fill in this information to identify your case:

Debtor 1 Tino Francisco Calderon
 First Name Middle Name Last Name

Debtor 2 Raymond C. McDermett
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS

Case number 19-11240
 (if known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☒ No
- ☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence.
 Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4. \$1,163.34

4a. Real estate taxes

4a. \$732.00

4b. Property, homeowner's, or renter's insurance

4b. \$125.30

4c. Home maintenance, repair, and upkeep expenses

4c. \$150.00

4d. Homeowner's association or condominium dues

4d. \$10.00

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	<u>\$242.52</u>
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$275.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$80.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$345.00</u>
6d. Other. Specify: _____	6d.	_____
7. Food and housekeeping supplies	7.	<u>\$700.00</u>
8. Childcare and children's education costs	8.	_____
9. Clothing, laundry, and dry cleaning	9.	<u>\$175.00</u>
10. Personal care products and services	10.	<u>\$50.00</u>
11. Medical and dental expenses	11.	<u>\$383.02</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$300.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$100.00</u>
14. Charitable contributions and religious donations	14.	_____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	<u>\$225.00</u>
15b. Health insurance	15b.	<u>\$1,100.34</u>
15c. Vehicle insurance	15c.	<u>\$150.00</u>
15d. Other insurance. Specify: _____	15d.	_____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	_____
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: <u>IRS payment anticipated</u>	17c.	<u>\$500.00</u>
17d. Other. Specify: _____	17d.	_____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	_____

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____

21. Other. Specify: **See continuation sheet** 21. **+** **\$118.80**

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.	22a.	\$6,925.32
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	_____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$6,925.32

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$5,723.47
23b. Copy your monthly expenses from line 22c above.	23b.	-\$6,925.32
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	(\$1,201.85)

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes. Explain here:

Debtor's typically spend more on food, clothing, and other items.

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

21. Other. Specify:

Home Warranty

\$56.25

Pet Care

\$62.55

Total:

\$118.80

Fill in this information to identify your case:

Debtor 1	Tino	Francisco	Calderon
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Raymond	C.	McDermett
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)	19-11240		

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets**Your assets**

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	\$597,176.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$219,050.80
1c. Copy line 63, Total of all property on Schedule A/B.....	\$816,226.80

Part 2: Summarize Your Liabilities**Your liabilities**

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D....	\$314,468.56
--	---------------------

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$303,177.01
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	+ \$355,528.03

Your total liabilities**\$973,173.60****Part 3: Summarize Your Income and Expenses**4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	\$5,723.47
---	-------------------

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	\$6,925.32
---	-------------------

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations. (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$303,177.01</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ <u>\$0.00</u>
9g. Total. Add lines 9a through 9f.	<div>\$303,177.01</div>

Fill in this information to identify your case:

Debtor 1	<u>Tino</u>	<u>Francisco</u>	<u>Calderon</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Raymond</u>	<u>C.</u>	<u>McDermett</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>19-11240</u>		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petitioner's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Tino Francisco Calderon

Tino Francisco Calderon, Debtor 1

Date 11/27/2019
MM / DD / YYYY

X /s/ Raymond C. McDermett

Raymond C. McDermett, Debtor 2

Date 11/27/2019
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Tino	Francisco	Calderon
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Raymond	C.	McDermett
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)	19-11240		

☒ Check if this is an amended filing

Official Form 108**Statement of Intention for Individuals Filing Under Chapter 7****12/15**

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Hold Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: **Austin Telco Fcu**

Description of property securing debt: **CD**

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]:

- ☐ No
☐ Yes

Creditor's name: **Chase Mortgage**

Description of property securing debt: **112 Roble Roja Drive**

- ☐ Surrender the property.
☐ Retain the property and redeem it.
☒ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]:

- ☐ No
☐ Yes

Creditor's name: **HomeBridge Financial Services**

Description of property securing debt: **112 Roble Roja Drive**

- ☐ Surrender the property.
☐ Retain the property and redeem it.
☒ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]:

- ☐ No
☐ Yes

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Identify the creditor and the property that is collateral

Creditor's name: **TD Auto Finance LLC**

Description of property securing debt: **2019 Ram Truck**

What do you intend to do with the property that secures a debt?

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]:

Did you claim the property as exempt on Schedule C?

- ☐ No
☐ Yes

Creditor's name: **Williamson County Appraisal District**

Description of property securing debt: **S9276 - SHADY OAKS ESTATES SEC 4 PH 5, BLOCK E, Lo**

- ☐ Surrender the property.
☐ Retain the property and redeem it.
☒ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]:

- ☐ No
☐ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will this lease be assumed?

None.

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

X /s/ Tino Francisco Calderon

Tino Francisco Calderon, Debtor 1

X /s/ Raymond C. McDermett

Raymond C. McDermett, Debtor 2

Date **11/27/2019**
MM / DD / YYYY

Date **11/27/2019**
MM / DD / YYYY

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

In re **Tino Francisco Calderon**
Raymond C. McDermett

Case No. 19-11240

Chapter 7

AMENDED

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	<u>\$2,724.00</u>
Prior to the filing of this statement I have received.....	<u>\$2,724.00</u>
Balance Due.....	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
Any work related to adversary proceedings.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

11/27/2019

Date

/s/ CHRISTY HEIMER

CHRISTY HEIMER
Heimer Law Offices P.C.
6633 Highway 290 East
Suite 205
Austin, Texas 78723
Phone: (512) 291-7105 / Fax: (512) 291-7106

Bar No. 24057894

/s/ Tino Francisco Calderon

Tino Francisco Calderon

/s/ Raymond C. McDermett

Raymond C. McDermett

Fill in this information to identify your case:

Debtor 1	Tino	Francisco	Calderon
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Raymond	C.	McDermett
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)	19-11240		

☒ Check if this is an amended filing

Official Form 122A-1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1: Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the Voluntary Petition for Individuals Filing for Bankruptcy (Official Form 101).

☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

☐ Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran (as defined in 38 U.S.C. § 3741(1))?**

☐ No. Go to line 3.

☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?
10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

☐ No. Go to line 3.

☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

☐ No. Complete Form 122A-1. Do not submit this supplement.

☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1)

☐ No. Complete Form 122A-1. Do not submit this supplement.

☐ Yes. Check any one of the following categories that applies:

☐ I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.

☐ I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on _____ which is fewer than 540 days before I file this bankruptcy case.

☐ I am performing a homeland defense activity for at least 90 days.

☐ I performed a homeland defense activity for at least 90 days, ending on _____, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now* and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The exclusion period means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Fill in this information to identify your case:

Debtor 1	<u>Tino</u>	<u>Francisco</u>	<u>Calderon</u>
	First Name	Middle Name	Last Name
Debtor 2	<u>Raymond</u>	<u>C.</u>	<u>McDermett</u>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number	<u>19-11240</u>		
(if known)			

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☒ Check if this is an amended filing

Official Form 122A-1**Chapter 7 Statement of Your Current Monthly Income****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income**1. What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

Column A
Debtor 1**Column B**
Debtor 2 or
non-filing spouse

- 2. Your gross wages, salary, tips, bonuses, overtime, and commissions** (before all payroll deductions).
- 3. Alimony and maintenance payments.** Do not include payments from a spouse if Column B is filled in.
- 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.** Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Column A
Debtor 1

Column B
Debtor 2 or
non-filing spouse

5. Net income from operating a business, profession, or farm

	Debtor 1	Debtor 2
Gross receipts (before all deductions)	_____	_____
Ordinary and necessary operating expenses	— _____	— _____
Net monthly income from a business, profession, or farm	_____	_____

Copy here → _____

6. Net income from rental and other real property

	Debtor 1	Debtor 2
Gross receipts (before all deductions)	_____	_____
Ordinary and necessary operating expenses	— _____	— _____
Net monthly income from rental or other real property	_____	_____

Copy here → _____

7. Interest, dividends, and royalties

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:↓

For you..... _____

For your spouse..... _____

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

Total amounts from separate pages, if any.

+ _____ + _____

11. Calculate your total current monthly income.

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

 +

 =

**Total current
monthly income**

Debtor 1 **Tino Francisco Calderon**
Debtor 2 **Raymond C. McDermett**

Case number (if known) **19-11240**

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

- 12a. Copy your total current monthly income from line 11.....**Copy line 11 here** → 12a.
Multiply by 12 (the number of months in a year). **X 12**
12b. The result is your annual income for this part of the form. 12b.

13. Calculate the median family income that applies to you. Follow these steps:

- Fill in the state in which you live.
Fill in the number of people in your household.
Fill in the median family income for your state and size of household..... 13.
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

- 14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*
Go to Part 3.
14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.*
Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Tino Francisco Calderon
Tino Francisco Calderon, Debtor 1

X /s/ Raymond C. McDermett
Raymond C. McDermett, Debtor 2

Date **11/27/2019**
MM / DD / YYYY

Date **11/27/2019**
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.